<u>Amendments to the Claims:</u>

This listing of claims will replace all prior versions, and listings, of claims in the application:

<u>Listing of Claims:</u>

1.   (Currently Amended) A system for producing and sending a loan document to a customer, the system comprising:

a web-enabled customer interface which receives loan information from the customer;

a network coupled to the customer interface, the network receiving the loan information from the customer interface;

a web site coupled to the network, the web site prompting the customer to enter the loan information, receiving the loan information, and merging the loan information with a loan application form to produce a loan application;

a loan processor computing system hosting the web site and storing the loan application form, the loan processor computing system receiving the loan application, and automatically performing a credit check on the customer based on the loan application, <u>wherein the loan processor computing system performs the credit check by sending the loan application to a credit approval agency</u> ~~the credit check for~~, the loan processor computing system determining whether the customer should receive a loan; and

a document server coupled to the loan processor computing system, wherein the loan processor computing system, upon credit approval, automatically forwards the loan application to the document server, the document server generating and sending the loan document to the

customer, based on the loan application, when the loan processor computing system determines

that the customer should receive the loan, ~~the,~~ the document server sending the loan document to

the customer through one of email, facsimile, the network, a first printer coupled to the network,

and a second printer coupled to another network.

2.   (Canceled)

3.   (Previously Presented) The system as recited in claim 1, wherein: the network is the

Internet; and the customer interface is one of a computer, a personal digital assistant, and a loan

application kiosk.

4.   (Original) The system as recited in claim 1, wherein the loan document includes at least

one of a check and data relating to an electronic transfer of funds relating to the loan.

5.   (Original) The system as recited in claim 1, wherein the loan document includes

insurance information relating to the loan.

6.   (Currently Amended) A method for producing and sending a loan document to a

customer, the loan document detailing terms of a loan, the method comprising:

receiving loan information from the customer over a network at a web site hosted by a

loan approval system computer, the loan approval system computer storing a loan application

form;

merging, at the loan approval system computer, the loan information with the loan

application form to produce a loan application;

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performing a credit check on the customer based upon the loan application, wherein the

loan processor computing system performs the credit check by sending the loan application to a

credit approval agency;

determining, at the loan approval system computer, whether the customer should receive

the loan based on the credit check;

when the processing determines that the customer should receive the loan, automatically

forwarding the approved loan application to a loan document creation server; and

generating and sending the customer a loan document associated with the loan and based

on the loan application, wherein the document is created at the loan document creation server at

the request of the loan approval system computer and the loan document creation server includes

a forms database for producing loan documents related to an approved loan application, the

sending being through one of e-mail, facsimile, the network, a first printer coupled to the

network, and a second printer coupled to another network.

7.   (Previously Presented) A method for creating a loan contract between a customer and a

bank, the loan contract including terms where the bank loans money to the customer, and terms

where the customer is obligated to pay the money back to the bank, the method comprising:

the bank performing the steps of:

receiving loan information from the customer at a web site hosted by a loan

approval system computer, the loan information indicating the terms;

merging, at the loan approval system computer, the loan information with a loan

application form to produce a loan application;

processing the loan application at the loan approval system computer to determine

whether the bank desires to enter into the loan contract, the processing including

automatically requesting and evaluating a credit report through the loan approval system

computer; and

if the bank desires to enter into a loan contract based on evaluation of the credit

report through the loan approval system computer:

forwarding the loan application from the loan approval system computer

to a loan document creation server,

generating a loan document by accessing the loan document creation

server connected with the loan approval system computer and sending the loan

document to the customer, the loan document being based on the loan application

and associated with the loan contract and listing the terms; and

sending a check to the customer, the check corresponding to the loan

contract;

thereafter, the customer performing the steps of:

receiving the loan document;

receiving the check; and

negotiating or cashing the check; whereby cashing the check indicates acceptance by the customer of the terms listed in the loan document.

8.   (Previously Presented) The method as recited in claim 7, wherein: processing the loan information comprises sending the loan application to a credit approval agency.

9.   (Previously Presented) The method as recited in claim 7, wherein receiving loan information includes receiving the loan information over a network.

10.   (Previously Presented) The method as recited in claim 9, wherein: the network is the Internet; and receiving loan information includes receiving loan information from the customer through one of a computer, a personal digital assistant, and a loan application kiosk.

11.   (Previously Presented) The method as recited in claim 9, wherein the sending of the loan document includes sending the loan document to the customer through one of e-mail, facsimile, the network, a first printer coupled to the network, another network, and a second printer coupled to the another network.

12.   (Previously Presented) The method as recited in claim 7, wherein the sending of the loan document includes sending the loan document to the customer through one of e-mail, facsimile, a network, and a printer coupled to the network.

13.   (Original) The method as recited in claim 7, wherein the bank further performs the step of analyzing the check to determine whether the check is valid.

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14.   (Previously Presented) The system of claim 1 wherein the loan application is received by the loan processor computing system before the loan document is generated.

15.   (Previously Presented) The method of claim 6 wherein the loan application is produced before the loan document is generated.

16.   (Previously Presented) The method of claim 7 wherein the loan information is received before the loan document is generated.

17.   (Previously Presented) The system as recited in claim 1, wherein the loan document includes a loan approval letter.

18.   (Previously Presented) The system as recited in claim 1, wherein the loan document includes a loan promissory note.

19.   (Previously Presented) The system as recited in claim 1, wherein the loan document includes a loan contract.

20.   (Previously Presented) The system as recited in claim 1, further comprising verifying a customer account by sending a test transaction; and sending funds to a customer account after the customer account is verified.